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Chairman Laslovich and members of the Senate Judiciary Committee:

I write in opposition to SB 255.

In November of 2005, I obtained health insurance under the employment benefits available to my same sex partner, who is an employee of the State of Montana. The approximate monthly cost to us for my portion of this relatively comprehensive insurance is \$160. Additionally, these benefits are a part of my partner's taxable income, so we also pay taxes on this benefit.

As a small business owner since 1993, I have found it challenging to secure affordable, comprehensive health insurance. Prior to my coverage under my spouse's benefits, I paid more than \$200 each month for a health insurance plan that paid some preventative health maintenance expenses, provided a small prescription discount, but primarily offered only catastrophic coverage. Until 2005, the few health expenses I've incurred in the past thirteen years have been paid from my own pocket. Despite my good health and rare insurance claims, my premiums typically increased annually at a rate of 15% or more.

I suspect I wasn't alone in wishing for affordable insurance that actually paid some of my ordinary health care expenses. Many Montanans are uninsured or underinsured when it comes to health care coverage. While there may often be advantages in numbers, this is not one of those instances.

Health care insurance through the State of Montana as a part of employee benefits however, is a positive example of the power of numbers. My inclusion in that system allows me to purchase comprehensive health insurance at an affordable price. This is a benefit my partner and I pay for; it's not a tab that the State picks up. Insurers and plan participants benefit from the growth of the group.

Montana leaders should be looking to **increase** the number of Montanans covered by health insurance. I urge the Senate Judiciary Committee to vote "no" on S.B. 255, which would eliminate health insurance benefits to the same sex spouses of Montana public employees.